

AO 91 (Rev. 11/11) Criminal Complaint

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## UNITED STATES DISTRICT COURT

for the

Eastern District of Michigan

United States of America

v.

D-1 Anthony Horne  
D-2 Makeia Stewart  
D-3 Jamar Dukes  
D-4 Anita BecerraCase:2:19-mj-30215  
Judge: Unassigned,  
Filed: 04-29-2019 At 02:58 PM  
USA v. SEALED MATTER(CMP)(MLW)

## CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of November 7, 2017 through July 18, 2018 in the county of Wayne in the  
Eastern District of Michigan, the defendant(s) violated:

<i>Code Section</i>	<i>Offense Description</i>
18 U.S.C. 1344	Bank fraud
18 U.S.C. 1349	Conspiracy to commit bank fraud
18 U.S.C. 1028A	Aggravated Identity Theft

This criminal complaint is based on these facts:

See attached affidavit

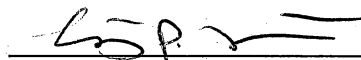
☒ Continued on the attached sheet.

Sean M. Callaghan, FBI Special Agent

Printed name and title

Sworn to before me and signed in my presence.

Date:

April 29, 2019City and state: Detroit, MI

Judge's signature

Anthony P. Patti

Printed name and title

ANTHONY P. PATTI  
UNITED STATES MAGISTRATE JUDGE

## **AFFIDAVIT**

I, Sean Callaghan, being duly sworn, state the following:

### **I. INTRODUCTION AND AGENT BACKGROUND**

1. I am a Special Agent with the Federal Bureau of Investigation (FBI) and have investigated a variety of violations, including financial crimes, as an FBI agent for approximately 15 years.

2. The information contained in this affidavit is based on my personal knowledge and observations during the course of this investigation, law enforcement reports that I have reviewed, communications with others who have personal knowledge of the events and circumstances described in this affidavit, and information gained through my training and experience.

3. This affidavit is in support of a complaint and arrest warrant for Makeia Stewart, Anthony Horne, Jamar Dukes and Anita Becerra. Because this affidavit is being submitted for the limited purpose of establishing probable cause, I have not included each and every fact known to me concerning this investigation. Rather, I have set forth only the facts that I believe are necessary to establish probable cause to believe that Makeia Stewart, Anthony Horne, Jamar Dukes and Anita Becerra

engaged in violations of 18 U.S.C. § 1344 (bank fraud) and 18 U.S.C § 1028A (aggravated identity theft).

## II. INVESTIGATION AND PROBABLE CAUSE

### *Background of the Felony Lane Gang*

1. Stewart, Horne, Dukes, and Becerra are part of a multi-state organized crime group commonly referred to as the Felony Lane Gang (“FLG”). The FLG originated in Fort Lauderdale, Florida and its members travel across the continental United States conducting numerous thefts from vehicles, home invasions, identity thefts, and bank frauds.

2. FLG members use the same modus operandi in the commission of these offenses. An FLG cell typically consists of several male members and at least one female member, who is recruited to impersonate victims and cash fraudulent checks. Cells typically travel from state to state to commit thefts from vehicles, targeting female’s unattended purses. The male members typically use window punches or screwdrivers to shatter the window of the targeted vehicle. The cell will take the victim’s stolen identification, personal checks, and credit/debit cards for the purpose of committing subsequent identity theft and bank fraud. Members of the

FLG will often utilize money transfer services to wire proceeds from the criminal activity back to Florida to ensure that they are not found in possession of large sums of money if arrested.

3. The FLG uses rental vehicles, often rented by members' girlfriends or members not traveling with that particular cell. FLG members will stay at local hotels and steal license plates to affix to their rental vehicles while those vehicles are being used to cash fraudulent checks via the drive through teller at local bank branches.

4. The female impersonators typically drive one rental vehicle, usually with a male FLG member in the back seat, who directs the activity at the bank. A second rental vehicle with the remaining members of the cell will conduct counter surveillance around the bank and alert the other vehicle if police respond.

5. The FLG typically will not stop if police officers attempt to conduct a traffic stop after responding to a fraud alert from the banks. FLG members and impersonators are trained to take police on a high speed chases because they know most police departments will often decide to terminate the chase in the interest of public safety.

*Victims' Vehicle Larcenies*

6. Between November 2017 and June 2018, at least seven individuals in Michigan and Ohio were the victims of larcenies from their vehicles, as detailed in the paragraphs below. These victims' checks, driver's licenses, and/or credit cards were later used in bank frauds, as detailed in paragraphs 14–31.

7. On November 7, 2017 Victim R.A. had her purse stolen from her vehicle at Sumac Pointe Park in Livonia, Michigan. The purse contained R.A.'s driver's license, several credit cards, and her checkbook. R.A.'s credit cards were later used to make purchases or attempted purchases at Walgreens, Rite Aid, Dollar General and Target. Victim S.P. (R.A.'s spouse) also had \$1,129 in fraudulent charges on his credit card out of Ohio during the time period of January 8, 2018 through March 5, 2018.

8. On November 9, 2017 Victim K.B. had her purse stolen from her vehicle at a Planet Fitness in Southgate, Michigan. K.B.'s purse contained her driver's license, social security card, and credit cards.

9. On November 27, 2017 Victim M.L. had her purse stolen from her vehicle in Birmingham, Michigan. M.L.'s purse contained her

Michigan driver's license, social security card, cash, credit cards and her Chase Bank checkbook with 30 unused checks.

10. On June 2, 2018 Victim A.S. had her purse stolen from her vehicle at Municipal Park in Perrysburg, Ohio. Her purse contained her wallet, credit/debit cards and a diamond engagement ring. A.S.'s credit and debit cards were subsequently used by a black male and black female suspect at a Kroger grocery store in Maumee, Ohio. Surveillance images obtained by Perrysburg Police revealed the individuals to be Anthony Horne and his girlfriend, Jasmine West.

11. On June 3, 2018 Victim K.S. had her purse stolen from her vehicle at the Metroparks Toledo Fallen Timbers Monument parking lot. Her purse contained her driver's license and several credit/debit cards. K.S.'s credit/debit cards were subsequently used or attempted to be used at several stores in the area. Surveillance images obtained from one of those stores, a Wal-Mart store located at 1355 S. McCord Road in Holland, Ohio reveal the individuals making and attempting to make the fraudulent purchases to be Makeia Stewart and Jasmine West. West was also captured on video attempting to use K.S.'s card at a Kroger grocery store located at 4533 Monroe Street in Toledo, Ohio.

12. On June 5, 2018 Victim S.M. had her purse stolen from her vehicle at Karma Yoga in Bloomfield Township, Michigan. Her purse contained her Michigan driver's license, cash, and credit cards. S.M.'s credit cards were subsequently used by a black male and black female suspect in an attempt to purchase two Visa gift cards at a nearby Kroger grocery store. One of the cards was also attempted to be used at a Valero gas station in Canton, Michigan. Surveillance images obtained by police from the Kroger store in Bloomfield Township reveal the individuals to be Anthony Horne and Jasmine West.

13. On June 6, 2018 Victim A.A. had her purse stolen from her vehicle at Tall Grass Trail Park in Marion, Ohio. Her purse contained her credit/cards and her credit card was used later that evening to make a \$626.20 purchase at a Meijer store in Marion, Ohio which included three \$200 Visa Sparkle cards. The female making that purchase was captured on video surveillance and identified via facial recognition as Anita Becerra.

**June 2018 Bank Fraud (Anita Becerra as Check Cashier)**

14. On June 7, 2018 a female suspect subsequently identified as Anita Becerra, but purporting to be Victim K.S., cashed a forged check from Victim A.A.'s account in the amount of \$925.00. The fraudulent check was

cashed at the Directions Credit Union branch located at 7551 Secor Road in Lambertville, Michigan. Later that same day, Becerra attempted to cash another check from Victim A.A.'s account at the Directions Credit Union located at 27217 Crossroads Parkway in Rossford, Ohio. This check was in the amount of \$1,000.00 and Becerra presented Victim K.S.'s driver's license along with the check. The clerks requested that Becerra come inside the bank to complete the transaction and she drove off, leaving the check and driver's license behind.

15. Anthony Horne has a series of conversations from July 8 through July 18, 2018, while he was incarcerated at Broward County Jail. Horne was incarcerated on domestic violence charges. Investigators reviewed recordings of these jail calls during which Horne speaks with Christina Smith (another known FLG check-casher) and Dukes. A review of these calls reveals that Horne was instrumental in planning and aiding Smith, Stewart, and Dukes in committing bank fraud in Michigan in July 2018. Horne tells Smith where she can find the "pieces"—a common FLG code word for driver's licenses—and advises that they are fresh and haven't been touched. Horne tells Smith that she might need some "paper"—a common FLG code word for checks. Smith talks about Stewart riding with



her. Horne provides phone numbers for Dukes and Stewart. Horne talks to Dukes, who confirms that he and Stewart got into an altercation over how much Stewart was getting paid from the “situation.” The term “situation” is often used by the FLG to refer to a bank. Horne discusses the fact that he needs the proceeds from this fraud in order to post bond and pay for his defense attorney.

**July 2018 Bank Frauds (Christina Smith as Check Cashier)**

16. On July 12, 2018 at approximately 4:02 PM, a female suspect purporting to be Victim M.L. negotiated a check, in the amount of \$1,000.00, drawn on the First Atlantic Bank account of Victim J.M. Victim J.M. was contacted and advised that her checks were stolen from her vehicle in Fleming Island, Florida. The check was presented at the Chase Bank branch located at 2205 ½ S. Telegraph Road, Bloomfield Hills, Michigan. At 3:59 PM, the telephone numbers utilized by Smith (754-779-3945) and Stewart (772-353-7789) were in contact with one another. The cellular tower which managed the transmission was located near the intersection of Square Lake and Telegraph Roads just south of the listed Chase Bank branch location.

17. On July 12, 2018 at approximately 5:02 PM, a female suspect purporting to be Victim M.L. negotiated a check, in the amount of \$1,000.00, drawn on the First Atlantic Bank account of Victim J.M. The check was presented at the Chase Bank branch located at 18100 W. 11 Mile Road, Lathrup Village, Michigan. At 5:01 PM, the telephone number utilized by Smith (754-779-3945) was connected, per cell site data records, to a tower located at 11 Mile and Lasher Roads, within 2 miles of listed Chase Bank branch location. At 5:04 PM, the telephone number utilized by Stewart (772-353-7789) was connected, per cell site data records, to a tower located on 11 Mile Road between Southfield and Evergreen Roads. The listed Chase Branch is at the intersection of Southfield and 11 Mile Road.

18. On July 13, 2018 at approximately 1:33 PM, a female suspect purporting to be Victim M.L. negotiated a check, in the amount of \$1,000.00, drawn on the First Atlantic Bank account of Victim J.M. The check was presented at the Chase Bank branch located at 26363 Woodward Avenue, Huntington Woods, Michigan.

19. On July 14, 2018 at approximately 11:39 AM, a female suspect purporting to be Victim M.L. negotiated a check, in the amount of \$1,000.00, drawn on the First Atlantic Bank account of Victim J.M. The

check was presented at the Chase Bank branch located at 28660 Northwestern Highway, Southfield, Michigan. At 11:44 AM, the telephone number utilized by Stewart was connected, per cell site data records, to a tower located at I-696 and Franklin Road. This tower location is less than a mile from listed Chase Bank branch location. At 12:04 PM, the telephone number utilized by Smith was connected, per cell site data records, to a tower located at I-696 and Inkster Road. This tower location is approximately one and a half miles from listed Chase Bank branch location.

20. On July 16, 2018 at approximately 12:12 PM, a female purporting to be Victim K.B. presented a check payable to K.B. in the amount of \$1,000.00 drawn on the account of Victim J.M. The check was presented via the drive through teller at the Community Choice Credit Union located at 34930 Ann Arbor Trail, Livonia, Michigan. The female suspect presented a Michigan driver's license in the name of K.B. as identification. The suspect was provided with \$1,000.00 in cash and the license was returned. At 12:19 PM, a telephone number utilized by Stewart was connected, per cell site data records, to a tower located at Warren and Wayne Roads. This tower location is less than a mile and a half from listed

Community Choice Credit Union branch location. At 12:20 PM, a telephone number utilized by Smith was connected, per cell site data records, to a tower located at Joy and Wayne Roads. This tower location is less than half a mile from listed Community Choice Credit Union branch location. At 12:20 PM, a telephone number utilized by Dukes was connected, per cell site data records, to a tower located at Ann Arbor Trail and Wayne Road. This tower location is approximately a quarter mile from above listed Community Choice Credit Union branch location.

21. On July 16, 2018 at approximately 12:54 PM, a female purporting to be Victim K.B. presented a check payable to K.B. in the amount of \$1,000.00 drawn on the account of Victim J.M. The check was presented via the drive through teller at the Community Choice Credit Union located at 25447 Five Mile Road, Redford, Michigan. The female suspect presented a Michigan driver's license in the name of K.B. as identification. The suspect was provided with \$1,000.00 in cash and the license was returned. The incident was caught on the bank surveillance cameras. The female suspect was driving a blue Kia SUV. At 12:48 PM, a telephone number utilized by Stewart was connected, per cell site data records, to a tower located at 5 Mile and Telegraph Roads.

22. On July 16, 2018 at approximately 3:18 PM, a female suspect purporting to be Victim S.M. negotiated a check, in the amount of \$1,000.00, drawn on the Dearborn Federal Credit Union account of victims R.A. and S.P. The check was presented at the Fifth Third Bank branch located at 803 S. Main Street, Royal Oak, Michigan.

23. On July 16, 2018 at approximately 3:52 PM, a female suspect purporting to be Victim S.M. negotiated a check, in the amount of \$1,000.00, drawn on the Dearborn Federal Credit Union account of victims R.A. and S.P. The check was presented at the Fifth Third Bank branch located at 3927 W. 8 Mile Road, Detroit, Michigan.

24. On July 17, 2018 at approximately 11:51 AM, a female suspect purporting to be Victim S.M. negotiated a check, in the amount of \$1,000.00, drawn on the Dearborn Federal Credit Union account of victims R.A. and S.P. The check was presented at the Fifth Third Bank branch located at 1620 N. Telegraph Road, Dearborn, Michigan.

25. On July 17, 2018 at approximately 1:07 PM, a female suspect purporting to be Victim S.M. negotiated a check, in the amount of \$1,000.00, drawn on the Dearborn Federal Credit Union account of victims

R.A. and S.P. The check was presented at the Fifth Third Bank branch located at 30700 Van Dyke, Warren, Michigan.

26. On July 17, 2018 at approximately 1:46 PM, a female suspect purporting to be Victim S.M. negotiated a check, in the amount of \$1,000.00, drawn on the Dearborn Federal Credit Union account of victims R.A. and S.P. The check was presented at the Fifth Third Bank branch located at 11555 Metro Parkway, Sterling Heights, Michigan. At 1:48PM, a telephone number utilized by Dukes was connected, per cell site data records, to a tower located approximately half a mile east of the bank. Dukes's phone was pinging off the west side of that tower.

27. On July 17, 2018 at approximately 3:05 PM, a female suspect purporting to be Victim K.B. attempted to negotiate a check, in the amount of \$1,000.00, drawn on the Dearborn Federal Credit Union account of victims R.A. and S.P. The check was presented at the Community Choice Credit Union branch located at 16083 E. 9 Mile Road, Eastpointe, Michigan. The female suspect presented a Michigan driver's license in the name of K.B. as identification. The teller became suspicious and observed that there were several notes on the account. A note on her account indicated that her purse was stolen from her vehicle while it was parked

at a Planet Fitness gym in Southgate, Michigan. The suspect left the bank without completing the transaction and left the license behind. The incident was caught on the bank surveillance cameras. The female suspect was driving a blue Kia SUV. The female suspect appeared to be the same female suspect involved in the incidents the day before.

28. On July 17, 2018 the bank surveillance photographs were obtained by an Intelligence Analyst of the Royal Oak Police Department and circulated throughout the law enforcement community as part of an Intelligence Report.

29. On July 17, 2018 Toledo Metroparks Detective Steve Oneail reviewed a Facebook page utilized by Makeia Stewart and observed a photograph posted of Stewart and a white female who appeared to be the same female pictured in the aforementioned Intelligence Report. Stewart's Facebook page also contained photographs of Jamar Dukes.

30. On July 18, 2018 at approximately 11:47AM, a female suspect purporting to be Victim S.M. negotiated a check, in the amount of \$1,000.00, drawn on the Dearborn Federal Credit Union account of victims R.A. and S.P. The check was presented at the Fifth Third Bank branch located at 1620 N. Telegraph Road, Dearborn, Michigan.

31. On July 18, 2018 at approximately 12:16PM, a female suspect purporting to be Victim S.M. negotiated a check, in the amount of \$1,000.00, drawn on the Dearborn Federal Credit Union account of victims R.A. and S.P. The check was presented at the Fifth Third Bank branch located at 9691 Telegraph Road, Taylor, Michigan.

**Smith's Arrest**

32. On July 18, 2018 at approximately 1:50PM, Detective Oneail with the Toledo Metroparks Ranger Department was conducting surveillance at the Greenbelt apartment complex at \*\*0 Cherry Street, Toledo, Ohio where Makeia Stewart resides. Detective Oneail observed a blue Kia Sorento matching the description of the suspect vehicle in the above-listed bank frauds. The vehicle was followed to a local fast food restaurant. Police approached the vehicle as three suspects—two black males and one white female—were entering the vehicle. One black male suspect fled. The other two subjects were identified as Christina Smith and Jamar Dukes. Dukes was previously the subject of an FLG investigation in 2016 concerning large scale bank fraud in Ohio and Michigan. This bank fraud also involved another female subject who negotiated fraudulent checks via drive through tellers at various banks. Det. Oneail identified



Smith as the female depicted in the bank surveillance photo. Smith was wearing the same type of sunglasses that were worn during the bank fraud and in the Facebook photograph. A blond wig in a plastic bag was observed inside the vehicle. Smith initially presented officers with a Florida driver's license in the name of Greska Esplunge. The Kia Sorento was a rental vehicle that was rented in the name of Greska Esplunge. Smith was subsequently charged with bank fraud and aggravated identity theft.

### **Becerra's Arrest**

33. On October 27, 2018 Anita Becerra was arrested by officers from the Maumee Police Department for shoplifting. Becerra was in possession of a Target card belonging to Victim K.S. Becerra stated that she let Stewart borrow her purse and that she left the card in there.

34. On November 13, 2018 Detective Oneail interviewed Becerra, who advised that she met Makeia Stewart and Anthony Horne through her boyfriend. Becerra admitted to be a passenger in Horne's vehicle when Horne broke out car windows and took victims purses. Becerra admitted to using the stolen credit cards to purchase gift cards at a Kroger in Marion, Ohio. Becerra said that Horne paid her \$100.00 to purchase the gift cards. Becerra admitted to impersonating Victim K.S. and cashing a stolen check

belonging to Victim A.A. at Directions Credit Union in Lambertville, Michigan before attempting to cash another forged check at a Directions Credit Union branch in Rossford, Ohio. Becerra stated that she was paid \$150.00 for cashing the check and that Horne and Stewart split the rest of the money. Becerra advised that Horne gave her the checks and Victim K.S.'s driver's license. Horne forged the checks. Stewart told Becerra that she and Horne had broken into Victim K.S.'s car at Fallen Timbers Metropark. Becerra identified Stewart in the surveillance photograph from the security video at the Wal-Mart store in Holland, Ohio on June 3, 2018.

**Remaining Elements**

35. J.P. Morgan Chase and Company, doing business as Chase Bank, is insured by the Federal Deposit Insurance Corporation (FDIC).

36. Fifth Third Bank is insured by the Federal Deposit Insurance Corporation (FDIC).

37. Directions Credit Union is federally insured by the National Credit Union Administration (NCUA).

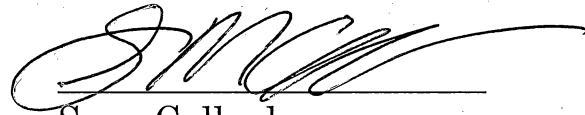
38. Community Choice Credit Union is federally insured by the National Credit Union Administration (NCUA).

39. The aforementioned victims did not give anyone permission to use their name, license, debit cards, credit cards or to forge and/or negotiate any checks on their behalf.

### III. CONCLUSION


40. Based on the above investigation, probable cause exists that Makeia Stewart, Anthony Horne, Jamar Dukes and Anita Becerra, engaged in violations of 18 U.S.C. § 1344 (bank fraud) and 18 U.S.C § 1028A (aggravated identity theft).

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'S. Callaghan', written over a horizontal line.

Sean Callaghan  
Special Agent, FBI

Subscribed and sworn before me on April 29, 2019

A handwritten signature in black ink, appearing to read 'A. Patti', written over a horizontal line.

Hon. Anthony P. Patti  
United States Magistrate Judge